



FALL 2019

## Take Saving to the Next Level

Your money could be working harder for you. Now, with a Class A Money Market Savings account, you can be assured of the best performance of your savings.



With a tiered interest rate, your balance will grow faster. Unlike a term investment, you can add money at any time and you may also make up to six withdrawals<sup>1</sup> per month if needed.

Elevate your savings performance to best in class. Ask us about a Class A Money Market Savings account today.<sup>1</sup>

BALANCE	YIELD
\$2,500 to \$9,999	0.40% APY <sup>2</sup>
\$10,000 to \$24,999	0.50% APY <sup>2</sup>
\$25,000 to \$49,999	0.75% APY <sup>2</sup>
\$50,000 to \$99,999	1.10% APY <sup>2</sup>
\$100,000 to \$249,99	1.20% APY <sup>2</sup>
\$250,000 or greater	1.25% APY <sup>2</sup>

<sup>1</sup>Minimum opening deposit - \$2,500. Minimum balance to earn dividends - \$2,500. You may make six (6) withdrawals from your account each month. If you exceed the limit, you will be charged \$5 for the 7th and 8th withdrawal. If a 9th withdrawal occurs, your account will be closed and funds will be transferred to your Share 01 (savings) account. If the account is closed due to exceeding limitations two (2) times, you may not be able to reopen a Class A - Money Market Savings account for 4 months.  
<sup>2</sup>APY - Annual Percentage Yield. The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. Fees may reduce earnings.

## Need Answers? Fire Away



We pride ourselves on being available for our members when you need us. Whether at the branch or online, we focus on providing the resources to give you the best member products and services possible.

We're excited to expand our availability to our members through **FIRELive!** This two-way video platform connects you with a live assistant to answer the questions you have about your accounts, loan applications or anything related to your financial picture.

Get the answers you need when you want them from your home, work, or on the go. First download the **FIRELive!** App from the apple store or google store. Enter the information requested and select the department you wish to start a video call with. Then a live representative will assist you.



You can also start a video call with your PC, simply go to [www.mffcu.org](http://www.mffcu.org) and follow the **FIRELive!** Link. Try **FIRELive!** today.

## JOIN US!

### Annual Meeting Date Set

All members are invited to attend the credit union's **83rd Annual Meeting**.  
Thursday, October 24, 2019 at 4 pm  
1111 NW 7 St. Miami, FL 33136.





## Fraud Prevention Tips

Identity theft is a growing concern as our personal and financial information is sought after by digital hackers around the globe. The good news is that the most effective strategies to protect you and your savings are in your hands.



With our free CardValet app, you can monitor all account activity as it happens with real time alerts. The app gives you the ability to turn off your debit card when not in use and set spending limits. You can even set geographic limits based on the GPS locator on your mobile device.

You can further increase your protection when you sign up for online banking and alerts. Online banking alerts protect against unauthorized access of your balance, bill payments, and changes to your personal information like logon ID, address, etc. If you have a Miami Firefighters FCU credit card, you can set up for alerts as well when you logon to home banking. This is a convenient way of keeping track of your credit card transactions and aware of anything happening within your account.

Additionally, we are asking all members who visit our teller line or call our member services department to create a verification question and answer that only you will know and that won't be shared with anyone. This will assist us in making sure that we are speaking to the right person.

Miami Firefighters FCU provides you with the fraud prevention tools that makes it easier and more convenient for you to protect your accounts.

## Does Your Holiday Budget Need a Boost?

Will your finances come up a little short this holiday season? We can help give your budget a boost. With our holiday loan, you may borrow up to \$2,000 at 10.9% APR.\* Avoid racking up high interest credit card debt and reduce your stress with our holiday loan, allowing you up to 12 months\*\* to repay.



Don't lose a moment of holiday bliss to money woes this year. Let's get started on your holiday loan application today online at [www.mffcu.org](http://www.mffcu.org) or call us at 305.324.4004.

\*APR - Annual Percentage Rate \*\*a 12 month loan at 10.90% Annual Percentage Rate would have monthly payments of \$88.33 per \$1,000 borrowed. \*\*Subject to credit union lending guidelines.



Follow us on Facebook,  
Twitter, and Instagram



## Did You Know...?

...Visa gift cards are available for \$4 each and free to Deluxe members.

...your privacy policy is available at <https://www.mffcu.org/policies/> or you may request a copy to be sent to you by calling 305.324.4004.

...travelers checks are available and free for Advantage and Deluxe members.

## Holiday Closings

### Columbus Day

Monday, October 14, 2019

### Veteran's Day

Monday, November 11, 2019

### Thanksgiving

Thursday,  
November 28, 2019  
Friday, November 29, 2019

### Christmas

Tuesday, December 24  
close at 1 pm  
Wednesday, December 25, 2019

### New Year's

Tuesday, December 31, 2019  
close at 1 pm  
Wednesday, January 1, 2020



[www.mffcu.org](http://www.mffcu.org)  
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